



your resource for Affordable Housing



Whalom Luxury Apartments – Lunenburg, MA

Language assistance will be available, at no charge, by appointment. Call 978-456-8388.

Reasonable Accommodations are available.

Attached is the information regarding the affordable rental units at Whalom Luxury Apartments in Lunenburg, Massachusetts. Potential tenants will not be discriminated against on the basis of race, color, religious creed, marital status, military status, disability, national origin, sex, age, ancestry, sexual preference, source of income, presence of children, or any other basis prohibited by local, state or federal law.

Located at 250 Whalom Road in Lunenburg, Whalom Luxury Apartments is a new 120-unit affordable rental project providing 30 affordable one and two bedroom apartments for eligible tenants in three lotteries. This application is for 12 units in the first lottery. All units have one bath in +/-1050 sq. ft. These units are pet and smoke free.

One 1 bedroom and 1 two bedroom unit are handicap accessible. Disabled applicants may request reasonable accommodations or modifications of the housing, when such accommodations or modifications are necessary to afford the disabled person equal opportunity to use and enjoy the housing.

The rents are ***NOT*** income based or subsidized. Tenants are responsible for the full monthly rent. Section 8 is accepted but it is your responsibility to verify with your Section 8 voucher holder whether the rents and project are accepted. The monthly rents are \$844 for a one bedroom and \$1,057 for a two-bedroom unit, utilities are not included. The minimum income, without a Section 8 voucher, is \$25,320 for a one bedroom and \$31,710 for a two bedroom apartment. All affordable units will be distributed by lottery as outlined in the attached package. Please review the enclosed information packet in detail and complete the application and disclosure statement at the rear of the packet.

Please note: Complete financial documentation is required and must be sent with your application to participate in the lottery. Included in this package is the list of required documentation and additional forms, if applicable, to be sent in with your application. Applications will be logged in at time of receipt and will be reviewed after the application deadline. Incomplete applications will not be included in the lottery and the applicant will be notified after the application deadline.

A Public Information Meeting and Open House will be held to answer specific questions and provide an overview of the lottery process. The meeting/open house is scheduled for 10:00 a.m. – 12:00 p.m., Saturday October 21, 2017 in apartment 102 at One Rogers Way (GPS 250 Whalom Road). If you have questions and can attend please hold them until that time.

The application deadline is November 17, 2017. You must have submitted a complete application postmarked on or before November 17th to be in the lottery. The lottery is scheduled for 6:00 p.m. Monday, December 4, 2017 in Unit 102 at Whalom Luxury Apartments.

Thank you for your interest in affordable housing at ***Whalom Luxury Apartments***. We wish you the best of luck. Please contact MCO Housing Services at 978-456-8388 or email us at lotteryinfo@mcohousingservices.com if you have any questions. We encourage you to advise other people or organizations that may be interested in this program and make copies of the relevant information as needed. Thank you.



Whalom Luxury Apartments
AFFORDABLE Apartments through a Comprehensive Permit
Question & Answer

The units will be leased in accordance with policies and guidelines established by the Commonwealth of Massachusetts Department of Housing and Community Development (DHCD) and Mass Development.

What are the qualifications required for Prospective Tenants?

- Qualify based on the following maximum income table, which is adjusted for household size:

Household Size	1	2	3	4
Max Allowable Income	\$44,800	\$51,200	\$57,600	\$64,000

LOTTERY APPLICANT QUALIFICATIONS:

1. Household income cannot exceed the above maximum gross allowable income limits.
2. The calculation of income will include the higher of actual income from assets (if over \$5,000) or an imputation of .06% of the value of total household assets which is added to a household's income. Assets \$5,000 or less, the actual income earned from assets will be added to households income. Assets include checking and savings accounts, investment accounts, CD's, retirement etc. Included in this package is the List of Required Financial Documentation.
3. In addition to income and asset eligibility you will also be subject to a screening by the project and determined eligible based on that basis.
4. Potentials tenants may not own another home. The affordable unit must be their principal, full-time residence.

Are there preferences for Household Size?

Preference for the two bedroom units will be for households requiring two bedrooms. Preference for the one bedroom accessible unit is for a household requiring an accessible unit. If there are no applicants requiring an accessible one or two bedroom unit then the units will be distributed through the Open Pool.

Household size preferences are based on the following:

1. There is a least one occupant per bedroom.
2. A husband and wife, or those in a similar living arrangement, shall be required to share a bedroom. Other household members may share but shall not be required to share a bedroom.
3. A person described in the first sentence of (2) shall not be required to share a bedroom if a consequence of sharing would be a severe adverse impact on his or her mental or physical health and the lottery agent receives reliable medical documentation as to such impact of sharing.
4. A household may count an unborn child as a household member. The household must submit proof of pregnancy with the application.
5. If the applicant is in the process of a divorce or separation, the applicant must provide legal proof that the divorce or separation has begun or has been finalized, as set forth in the application.

Are units available for Local Preference?

Yes, eight of the twelve units are for applicants who meet at least one of the Local Preference Criteria. See page 10 for list of local preference criteria.

Are there considerations for minorities?

Yes, if the percentage of minority applicants in the Local Preference Pool is less than the percentage of minorities in the Fitchburg-Leominster MA HUD Metro FMR Area, currently 19.3%, a preliminary lottery will be held, comprised of all the minority applicants who do not qualify for the Local Preference Pool. Minority applicants would be drawn until their



percentage in the local pool at least meets the percentage in the Fitchburg-Leominster, MA HUD Metro FMR Area. Applicants not selected for the local pool would be in the open or at-large pool only.

Are there accessible/adaptable units?

Yes, one 1 bedroom and 1 two bedroom unit are wheelchair accessible. Applicants requiring the wheelchair accessible will have priority. Applicants with disabilities may request reasonable accommodations or modifications of the housing, when such accommodations or modifications are necessary to afford the disabled person equal opportunity to use and enjoy the housing. All units are adaptable.

What happens if my household income exceeds the income limit?

Annually you will be recertified for eligibility. Once your household income exceeds 140% of the maximum allowable income adjusted for household size, then after the end of your current lease you will have the option of staying in your unit and paying the market rent or not renewing your lease.

Lottery Process

Due to the nature of the affordable units' availability it is important for everyone to understand the procedure. Please understand the allowable income guidelines are adjusted based upon your household size. Also be advised that the program and its requirements are subject to changes in local, state or federal regulations.

Lottery Pools

Twelve affordable units are available by lottery at Whalom Luxury Apartments. The lottery has two pools: local and open. The units' breakdown as follows:

<u>Unit Size</u>	<u># of Units</u>	<u>Local Pool</u>	<u>Open Pool</u>
One Bedroom Unit	1	1	0
Two Bedroom Units	11	8	3

All applicants in the Local Pool will automatically be included in the Open Pool. All of the applicants for a given pool will be pulled at the time of the lottery. This will establish the rankings for the distribution of units. If you are a three person household by the above definition and require a two bedroom unit and are drawn first you will be offered a unit. If there are no applicants requiring an accessible unit then the units will be distributed through either the Local or Pool.

Once the lottery rankings have been determined your information will be forwarded to the Leasing Office for credit and background checks. If the Leasing Office determines you are eligible then a third party verification may be conducted for your income and assets. Once that is completed your information will be forwarded for final approval to a third party. You will not be offered a lease until your approval has been received from the third party, if necessary. If you are denied by the Leasing Office you will be sent a letter with the reasons for the denial.

You need to be determined eligible by MCO Housing Services, the Leasing Office and the third party, if needed. If anyone determines you do not meet the eligibility criteria then you will not be able to lease a unit.

Time Frames

The project is slated for occupancy in December 2017.

If you are selected and have the opportunity to lease a unit you will speak or meet with a representative to review your application to verify all information. Please be advised that the official income verification will be done at the time you have an opportunity to lease. Also understand you need to be income and asset eligible but will also be subject to a credit screening by the project and determined eligible or ineligible on that basis.



Acceptance of Units

It is important for all applicants to understand that specific units are attached to specific lottery rankings based upon the projected availability of the completed unit. Applicants will not have a choice of unit locations, style or schedules. You will not be able “pass” on a unit and wait for another unit. If you choose not to take the designated unit, you will go to the bottom of the list and may not have another opportunity. Tenants must provide first and last months’ rent prior to move in.

Summary

We hope this helps explain the process by which the units will be distributed. It can be a lengthy and sometimes complicated process. We greatly appreciate your participation and wish you the best of luck in the lottery process.



AFFORDABLE UNIT NUMBERS

Building Number	Unit Number	Bedroom Size	Availability
1 – 1 Rogers Way	102	2	December
1 – 1 Rogers Way	106	2	December
1 – 1 Rogers Way	205	2	December
1 – 1 Rogers Way	206	2	December
1 – 1 Rogers Way	302	2	December
1 – 1 Rogers Way	305	2	December
2 – 3 Rogers Way	101(H)	1	March 2018
2 – 3 Rogers Way	106 (H)	2	March 2018
2 – 3 Rogers Way	205	2	March 2018
2 – 3 Rogers Way	206	2	March 2018
2 – 3 Rogers Way	301	2	March 2018
2 – 3 Rogers Way	302	2	March 2018

(H) = Handicap Accessible

Features

- Non Smoking Building**
- 95% Efficient Heating System**
- Central Air Conditioning**
- Tile Floors in Kitchen & Bathroom**
- Granite Counter Tops in Kitchen and Bathroom**
- In Unit Washer and Dryer Hook Ups**
- Microwave**
- Dishwasher**
- Refrigerator**
- Stove**
- Camera Security at Entry**
- No Pets**
- Storage Bays - \$110.00 per month w/ electric door openers**
- Ample Surface Parking**



**Required Personal Identification and Income Verification Documents
TO BE RETURNED WITH APPLICATION**

Provide one copy of all applicable information. Complete financial documentation is required and must be sent with your application to participate in the lottery. Incomplete applications will not be included in the lottery and the applicant will be notified after the application deadline. You may drop off your application at MCO Housing Services Harvard Office. If you drop off and wait while we review your application, you would have the opportunity to provide the missing documents prior to the deadline.

Initial each that are applicable, and provide the documents, or write N/A if not applicable and return this sheet with your application.

1. _____ Identification for each household member, i.e. Social Security Card, Birth Certificate etc.
2. _____ If you have a Section 8 Voucher or other Housing Voucher, you MUST provide a valid copy with your application.
3. _____ Proof of Local Preference, you must provide two months copies of two forms of local preference, i.e. utility bills.
4. _____ Federal Tax Returns –2015, 2016 (NO STATE TAX RETURNS)
 - **NOTE:** Provide all pages that are submitted to the IRS. For example, if a Schedule C is submitted to the IRS and not part of your application, your application will be considered incomplete.
5. _____ W2 and/or 1099-R Forms: 2015, 2016
6. _____ The most recent last five (5) **consecutive** pay stubs for all jobs (check/direct deposit stubs). For unemployment, copies of unemployment checks or DOR verification stating benefits received. Same for disability compensation, worker’s compensation and/or severance pay.
 - **NOTE:** If you have obtained a new job within the last 12 months and are no longer working for an employer, you worked for in 2016, you must provide a letter from the employer with your separation date, along with your offer of employment from your new employer.
 - **NOTE:** You need to provide 5 pay stubs whether you are paid weekly, bi-weekly or monthly.
7. _____ If you meet the local preference with a bona fide offer of employment at a company located in Burlington you will need to provide evidence of the bona fide offer.
8. _____ Benefit letter providing full amount of periodic amounts received from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits and other similar types of periodic receipts.

continued



9. ____ Child support and alimony: court document indicating the payment amount, DOR statement. If you do not receive child support provide a letter stating, that you are not receiving child support. See attached form.
10. ____ Interest, dividends and other net income of any kind from real or personal property.
11. Asset Statement(s): provide **current** statements of all that apply, unless otherwise noted:
- ____ Checking accounts – Last **three (3)** months of statements – EVERY PAGE – FRONT AND BACK.
NOTE: If you have cash deposits or non payroll or income deposits you MUST identify where the funds have come from. If you fail to explain they will be counted as income, which may put you over the income limit.
NOTE: Do NOT provide a running transaction list of activity. You must provide the individual statements.
 - ____ Pre-paid debit card statements – current month.
NOTE: This is **NOT** your ATM/Debit card. This is usually a separate debit card statement showing income deposited directing onto the debit card, i.e. Social Security or other regular income.
NOTE: If Social Security payments are deposited on a Direct Express card it is your responsibility to provide proof. You can print a statement from the Direct Express website at <https://www.usdirectexpress.com/>.
 - ____ Saving accounts – last three months of full statements
 - ____ Revocable trusts
 - ____ Equity in rental property or other capital investments
 - ____ Investment accounts, including stocks, bonds, Treasury Bills, Certificates of Deposit, Mutual Funds and Money Market Accounts including all individual retirement accounts, 401K, Keogh accounts and Retirement and Pension funds.
 - ____ Cash value of Whole Life or Universal Life Insurance Policy.
 - ____ Personal Property held as an investment
 - ____ Lump-sum receipts or one-time receipts
12. ____ Proof of student status for dependent household members over age of 18 and full-time students. Letter from High School or College providing student status, full time or part time for current or next semester.
13. ____ A household may count an unborn child as a household member. The household must submit proof of pregnancy with the application, i.e. letter from doctor.
14. ____ If the applicant is in the process of a divorce or separation, the applicant must provide legal documentation the divorce or separation has begun or has been finalized. Information must be provided regarding the distribution of family assets.

continued



15. _____ If you are self-employed you MUST provide a detail expense and income statement for the last 12 months and three months of business checking and savings accounts along with last three Federal Income Tax Returns.

We understand if we do not provide all applicable financial documentation we will not be included in the lottery. We also understand we will be notified after the application deadline that our application is incomplete. We also acknowledge that MCO Housing Services will not make any changes to our application, before the deadline date unless we come to the Harvard office to make the necessary changes.

Print Applicants Name(s): _____

Applicants Signature

DATE

Co-Applicants Signature

DATE

Return application and ALL required financial documentation to:

MCO Housing Services

P.O. Box 372

Harvard, MA 01451

Drop Off: 206 Ayer Road, Harvard, MA

Email: lotteryinfo@mcohousingservices.com

Phone: (978) 456-8388/Fax: 978-456-8986



Whalom Luxury Apartments

LOTTERY APPLICATION

Application Deadline: November 17, 2017

For Office Use Only:

Date Appl. Rcvd: _____

LOCAL Pool: Y / N

Household Size: _____

Lottery Code: _____

Date: _____

Name: _____

Address: _____ Town: _____ Zip: _____

Cell/Home: _____ Work: _____

Email: _____

Have you ever owned a home? ___ If so, when did you sell it? ___

LOCAL PREFERENCE (Check all that apply) Proof of Local Preference will be required if you have the opportunity to lease.

- Current Lunenburg Resident.
- Currently employed by the Town of Lunenburg
- Currently employed by the Lunenburg Public Schools
- Current employee of businesses located in Lunenburg or who has a bona fide offer of employment in a business located in Lunenburg

Do you have a Section 8 voucher? (These units are NOT Subsidized) ___ Yes ___ No

Do you require a handicapped accessible unit? ___ Yes ___ No

Preferred Bedroom Size: ___ One ___ Two

FINANCIAL WORKSHEET: (Include all Household Income, which includes gross wages, retirement income (if drawing on it for income), business income, veterans' benefits, alimony/child support, unemployment compensation, social security, pension/disability income, supplemental second income and dividend income.)

Applicant Monthly Base Income (Gross) _____

Other Income, specify _____

Co-Applicant Monthly Base Income (Gross) _____

Other Income, specify _____

TOTAL MONTHLY INCOME: _____

Household Assets: (This is a partial list of required assets. Complete all that apply with current account balances)

Checking (avg balance for 6 months) _____

Savings _____

Stocks, Bonds, Treasury Bills, CD or _____

Money Market Accounts and Mutual Funds _____

Individual Retirement, 401K and Keogh accounts _____

Retirement or Pension Funds (amt you can w/d w/o penalty) _____

Revocable trusts _____

Equity in rental property or other capital investments _____

Cash value of whole life or universal life insurance policies _____

TOTAL ASSETS _____



EMPLOYMENT STATUS: (include for all working household members. Attach separate sheet, if necessary.)

Employer: _____
Street Address: _____
City/State/Zip: _____
Date of Hire (Approximate): _____
Annual Wage - Base: _____
Additional: _____ (Bonus, Commission, Overtime, etc.)

ABOUT YOUR HOUSEHOLD: (OPTIONAL)

You are requested to fill out the following section in order to assist us in fulfilling affirmative action requirements. Please be advised that you should fill this out based upon family members that will be living in the apartment/unit. Please check the appropriate categories:

	Applicant	Co-Applicant	(#) of Dependents
Non-Minority	_____	_____	_____
Black or African American	_____	_____	_____
Hispanic or Latino	_____	_____	_____
Asian	_____	_____	_____
Native American or Alaskan Native	_____	_____	_____
Native Hawaiian or Pacific Islander	_____	_____	_____

The total household size is _____ (This is very important to determine the maximum allowable income for your household.)

Household Composition Name _____ Relationship _____ Age _____
(including applicant(s)) Name _____ Relationship _____ Age _____
Name _____ Relationship _____ Age _____
Name _____ Relationship _____ Age _____

ADDITIONAL INFORMATION:

The MAXIMUM allowable gross annual household income is as follows:

Household Size	1	2	3	4
Max Allowable Income	\$44,800	\$51,200	\$57,600	\$64,000

These income limits are FIRM and cannot be adjusted. Please be advised that the income to be used should include income for all members of the household that are to be residing in the home.

SIGNATURES:

The undersigned warrants and represents that all statements herein are true. It is understood that the sole use of this application is to establish the preliminary requirements for placement into a lottery to have an opportunity to lease an affordable unit at Whalom Luxury Apartments. I (we) understand if selected all information provided shall be verified for accuracy at the time of lease.

Signature _____ Date: _____
Applicant(s)

Signature _____ Date: _____
Co-Applicant(s)

Return with signed Affidavit & Disclosure Form and complete financial documentation to:

MCO Housing Services, P.O. Box 372, Harvard, MA 01451
FAX: 978-456-8986/email: lotteryinfo@mcohousingservices.com



Whalom Luxury Apartments

Affidavit & Disclosure Form

I/We understand and agree to the following conditions and guidelines regarding the distribution of the affordable units at Whalom Luxury Apartments through the Mass Development 40B in Lunenburg, MA:

1. The gross annual household income for my family does not exceed the allowable limits as follows:

Household Size	1	2	3	4
Max Allowable Income	\$44,800	\$51,200	\$57,600	\$64,000

Income from all family members must be included. Income limits subject to change with HUD updates.

- I/We understand the calculation of income will include the higher of actual income from assets (if over \$5,000) or an imputation of .06% of the value of total household assets which is added to a household's income in determining eligibility.
- The household size listed on the application form includes only and all the people that will be living in the residence.
- I/We certify all data supplied on the application is true and accurate to the best of my/our knowledge and belief under full penalty of perjury. I/We understand that providing false information will result in disqualification from further consideration.
- I/We understand that by being selected in the lottery does not guarantee that I/we will be able to lease a unit. I/We understand that all application data will be verified and additional financial information may be required, verified and reviewed in detail prior to leasing a unit. I/We also understand that the Project's Owner will also perform its own screening to determine our eligibility to lease.
- I/We further authorize MCO Housing Services to verify any and all income, assets and other financial information, to verify any and all household, resident location and workplace information and directs any employer, landlord or financial institution to release any information to MCO Housing Services and consequently the Projects Administrator, for the purpose of determining income eligibility for Whalom Luxury Apartments.
- I/We understand that if selected I/we will be offered a specific unit. I/We will have the option to accept the available unit, or to reject the available unit. If I/we reject the available unit I/we will move to the bottom of the waiting list and will likely not have another opportunity to lease an affordable unit at Whalom Luxury Apartments.
- Program requirements are established by DHCD and Mass Development and are enforced by Mass Development. I/We agree to be bound by whatever program changes that may be imposed at any time throughout the process. If any program conflicts arise, I/we agree that any determination made by Mass Development is final.
- I/We certify that no member of our family has a financial interest in Whalom Luxury Apartments.
- I/We understand there may be differences between the market and affordable units and accept those differences.
- I/We understand that if my/our total income exceeds 140% of the maximum allowable income at the time of annual eligibility determination, after the end of my then current lease term I will no longer be eligible for the affordable rent.

I/We have completed an application and have reviewed and understand the process that will be utilized to distribute the available units at Whalom Luxury Apartments. I/We are qualified based upon the program guidelines and agree to comply with applicable regulations.

Applicant

Co-Applicant

Date

Return with completed application and complete financial documentation to:

MCO Housing Services, P.O. Box 372, Harvard, MA 01451/FAX: 978-456-8986/EM: lotteryinfo@mcohousingservices.com

